

Amendments to the Specification are as follows:

Before the first sentence on page 1 please insert the following paragraph.

This application claims the benefit of priority to Japanese Patent Application No. 2002-360705, herein incorporated by reference.

Please amend the paragraph beginning on page 12, line 14 and ending on page 12, line 23 as follows:

Terminal portions are formed on the second surface, and the terminal portions are embedded in the insulation layer with end faces of the terminal portions exposed. Therefore, the terminal portions can be embedded in the insulation layer simultaneously with the second flip chip component, and the terminal portions to be used for external connection do not interpose an obstacle to the placement of the insulation layer on the jig. The mounting positions of the first flip chip component and the electrical components are therefore accurate to allow mounting with high accuracy.